

# Death and Disability Benefits Comparison (PSERS/LEOFF 2)

## Issue

Should the death and disability benefits offered to members of the Public Safety Employees' Retirement System (PSERS) be comparable or identical to those offered to members of the Law Enforcement Officers' and Fire Fighters' Plan 2 (LEOFF 2)?

## Background

When PSERS was established, it was the intent of the Legislature to create a separate retirement system for certain public safety employees who:

- ❖ Have jobs which contain a high degree of physical risk to their own personal safety; and
- ❖ Provide public protection, but who are not eligible for membership in LEOFF 2.<sup>1</sup>

Previously, eligible job classes in PSERS were in the Public Employees' Retirement System (PERS). Generally, PSERS benefits fall between those offered by PERS and LEOFF 2.

## Highlights

PSERS and LEOFF 2 have different death and disability benefits available to members. Overall, LEOFF 2 has enhanced death and disability benefits, and the benefit structure is more complex, compared to those offered by PSERS. Key differences between these benefit provisions include:

- ❖ LEOFF 2 provides separate duty-related disability benefits that are not available to PSERS members.
- ❖ Some LEOFF 2 disability and death benefits are larger than PSERS based on actuarial reduction.
- ❖ Lump sum line-of-duty death benefits offered in LEOFF 2 are larger than PSERS.

There are additional benefits available to both PSERS and LEOFF 2 members outside the pension system.

- ❖ Federal death and disability benefits are available to certain public safety officers.
- ❖ All Washington workers are eligible for duty-related death and disability benefits through the state's Department of Labor and Industries.

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<sup>1</sup>[RCW 41.37.005](#).

## **Committee Activity**

The Committee held a work session at the November 2019 meeting. No recommendation was made.

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